

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Scotti Sawyer Kershner
 Edward A. Kershner, Jr.
 Debtors

Case No. 15-16109-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Stacey
 Form ID: 318

Page 1 of 3
 Total Noticed: 73

Date Rcvd: Sep 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2017.
 db/jdb

+Scotti Sawyer Kershner, Edward A. Kershner, Jr., 67 N. Ridge Avenue,
 Ambler, PA 19002-4519
 13586147 +Abington Medical Specialists, 1235 Old York Road, Suite 222, Abington, PA 19001-3874
 13586148 Abington Memorial Hospital, 2510 Maryland Rd., Ste 200, Willow Grove, PA 19090-1135
 13586149 +Abington Pulmonary Critical Care, 1235 Old York Road, Suite 121, Abington, PA 19001-3879
 13586159 +Chna, Po Box 6189, Sioux Falls, SD 57117-6189
 13586161 +Chase Home Finance, PO Box 24696, Columbus, OH 43224-0696
 13586165 +Citizens Bank, 1 Citizens Bank, Riverside, RI 02915-3000
 13586164 +Citizens Bank, P.O. Box 7092, Bridgeport, CT 06601-7092
 13729048 +Citizens Bank, N.A., 1 Citizens Drive, Mailstop ROP15B, Riverside, RI 02915-3019
 13586166 +Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816
 13586167 +Community Ambulance, PO Box 98, Ambler, PA 19002-0098
 13586168 +Community Ambulance Association, PO Box 98, Ambler, PA 19002-0098
 13586171 Encore Receivable Management, 400 N. Rogers Rd., PO Box 3330, Olathe, KS 66063-3330
 13586174 +Fort Washington Rad Assoc, P.O. Box 6750, Portsmouth, NH 03802-6750
 13586175 +Frederic I. Weinberg & Associates, P.C., 1001 E. Hector Street, Suite 220,
 Conshohocken, PA 19428-2395
 13586176 +GC Services Limited Partnership, 6330 Gulfton, Houston, TX 77081-1198
 13586177 Grimley Financial Corporation, 30 Washington Avenue, Suite C-6,
 Haddonfield, NJ 08033-3341
 13586178 +Independence Blue Cross, PO Box 8240, Philadelphia, PA 19101-8240
 13628787 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009
 13586183 +KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13586181 +Keystone Col, 220 North Duke Str, Lancaster, PA 17602-2710
 13586182 Keystone Credit Service LLC, P.O. Box 218, Leola, PA 17540-0218
 13586187 Merchants & Medical Credit Corporation, 6324 Taylor Drive, Flint, MI 48507-4685
 13586191 +NCB Management Services, Inc., 1 Allied Drive, Feasterville Trevose, PA 19053-6945
 13586190 Nationwide Credit, Inc., P.O. Box 26315, Lehigh Valley, PA 18002-6315
 13586193 +PNC, 2730 Liberty Ave., Pittsburgh, PA 15222-4747
 13586194 +Preventadent Associates, Ambler Professional Center, 602 S. Bethlehem Pike - #A1,
 Ambler, PA 19002-5800
 13586195 +Richard J. Boudreau & Associates, 50 Tower Office Park, Woburn, MA 01801-2113
 13586196 Sage Capital Recovery, ATSA01, P.O. Box 1022, Wixom, MI 48393-1022
 13586201 Temple Physicians, Inc., Post Office Box 820933, Philadelphia, PA 19182-0933
 13586202 +United ANES Serv PC, P.O. Box 828962, Philadelphia, PA 19182-8962
 13586203 +United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501
 13733946 William D. Schroeder, Jr., 262A Bethlehem Pike, Suite 102, Colmar, PA 18915

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg

E-mail/Text: bankruptcy@phila.gov Sep 08 2017 03:27:48 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 08 2017 03:27:37
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 08 2017 03:27:42 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13586153 EDI: ARSN.COM Sep 08 2017 03:23:00 ARS National Services, Inc., P.O. Box 463023,
 Escondido, CA 92046-3023
 13586150 +EDI: AMEREXPR.COM Sep 08 2017 03:23:00 American Express, PO Box 6618,
 Omaha, NE 68106-0618
 13586151 EDI: BECKLEE.COM Sep 08 2017 03:23:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, P.O. Box 3001, Malvern, PA 19355-0701
 13586152 +EDI: AMEREXPR.COM Sep 08 2017 03:23:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 13586154 E-mail/Text: ACF-EBN@acf-inc.com Sep 08 2017 03:27:26
 Atlantic Credit & Finance Incorporated, Post Office Box 11887, Roanoke, VA 24022-1887
 13586155 EDI: BANKAMER.COM Sep 08 2017 03:23:00 Bank of America, P.O. Box 982235,
 El Paso, TX 79998-2235
 13586156 EDI: BANKAMER.COM Sep 08 2017 03:23:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
 13586157 +E-mail/Text: clientrep@capitalcollects.com Sep 08 2017 03:27:53 Capital Collection Service,
 Post Office Box 150, West Berlin, NJ 08091-0150
 13586158 EDI: CAPITALONE.COM Sep 08 2017 03:23:00 Capital One, Bankruptcy Claims, P.O. Box 30285,
 Salt Lake City, UT 84130-0285
 13625177 EDI: BL-BECKET.COM Sep 08 2017 03:23:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13586160 EDI: CHASE.COM Sep 08 2017 03:23:00 Chase Bank USA, N.A., P.O. Box 15650,
 Wilmington, DE 19886-5650
 13586162 +EDI: CITICORP.COM Sep 08 2017 03:23:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 13586163 +EDI: CITICORP.COM Sep 08 2017 03:23:00 Citibank South Dakota, NA, 701 East 60th Street N,
 Sioux Falls, SD 57104-0493
 13586169 E-mail/Text: csdlclientservices@cboflanc.com Sep 08 2017 03:27:49
 Credit Bureau of Lancaster County Inc., P.O. Box 1271, Lancaster, PA 17608-1271

District/off: 0313-2

User: Stacey
Form ID: 318

Page 2 of 3
Total Noticed: 73

Date Rcvd: Sep 07, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13586170 +E-mail/Text: kcarter@creditmanagementcompany.com Sep 08 2017 03:27:41
Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
13586172 EDI: BANKAMER.COM Sep 08 2017 03:23:00 FIA Card Services, PO Box 15026,
Wilmington, DE 19850-5026
13586179 EDI: IRS.COM Sep 08 2017 03:23:00 Internal Revenue Service,
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
13586184 EDI: CBSKOHL.S.COM Sep 08 2017 03:23:00 Kohl's, Capital One, N.A., Post Office Box 3043,
Milwaukee, WI 53201-3043
13586185 +EDI: LTDFINANCIAL.COM Sep 08 2017 03:23:00 LTD Financial Services LP,
7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
13586186 E-mail/Text: mmrgbk@miramedrg.com Sep 08 2017 03:27:39 M2 Revenue Group,
991 Oak Creek Drive, Lombard, IL 60148-6408
13586188 +EDI: MID8.COM Sep 08 2017 03:23:00 Midland Credit Management Inc,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
13673782 +EDI: MID8.COM Sep 08 2017 03:23:00 Midland Credit Management, Inc.,
as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
13586189 +EDI: MID8.COM Sep 08 2017 03:23:00 Midland Funding, 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255
13586192 +E-mail/Text: eggssupportservices@egscorp.com Sep 08 2017 03:27:40
NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308
13635026 EDI: PRA.COM Sep 08 2017 03:23:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
13592419 EDI: RECOVERYCORP.COM Sep 08 2017 03:23:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13586197 EDI: SEARS.COM Sep 08 2017 03:23:00 Sears Card, PO Box 6283, Sioux Falls, SD 57117-6283
13586198 +E-mail/Text: compliance@sentrycredit.com Sep 08 2017 03:27:51 Sentry Credit, Inc.,
2809 Grand Ave., Everett, WA 98201-3417
13586199 +EDI: RMSC.COM Sep 08 2017 03:23:00 Synch/Lenscrafters, C/O Po Box 965036,
Orlando, FL 32896-0001
13586200 EDI: RMSC.COM Sep 08 2017 03:23:00 Synchrony Bank, Attn: Bankruptcy Department,
P.O. Box 965061, Orlando, FL 32896-5061
13586204 +EDI: URSI.COM Sep 08 2017 03:23:00 United Recovery Systems, Inc., 5800 North Course Drive,
Houston, TX 77072-1613
13608350 EDI: WFFC.COM Sep 08 2017 03:23:00 Wells Fargo Bank NA, PO Box 10438,
Des Moines IA 50306-0438
13599954 EDI: WFFC.COM Sep 08 2017 03:23:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S,
PO Box 19657, Irvine, CA 92623-9657
13586205 +EDI: WFFC.COM Sep 08 2017 03:23:00 Wells Fargo Bank, NA, Attn: Bankruptcy Department,
MAC#D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
13586206 EDI: WFFC.COM Sep 08 2017 03:23:00 Wells Fargo Dealer Services, P.O Box 19657,
Irvine, CA 92623-9657
13586207 +EDI: WFFC.COM Sep 08 2017 03:23:00 Wffnatbank, Po Box 94498, Las Vegas, NV 89193-4498
13622516 EDI: ECAST.COM Sep 08 2017 03:23:00 eCAST Settlement Corporation, assignee,
of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 40

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13642922* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13651148* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13586146 ##+Abington Emergency Physicians, PO Box 3012, Wilmington, DE 19804-0012
13586173 ##+FMS Inc, P.O. Box 707601, Tulsa, OK 74170-7601
13586180 ##+Jaffe & Asher, LLP, 11 East Market Street, Suite 102, York, PA 17401-1263

TOTALS: 0, * 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 09, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Stacey
Form ID: 318

Page 3 of 3
Total Noticed: 73

Date Rcvd: Sep 07, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
KERI P EBECK on behalf of Creditor Citizens Bank, N.A. kebeck@weltman.com,
jbluemle@weltman.com
MATTEO SAMUEL WEINER on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com
THOMAS I. PULEO on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM D. SCHROEDER, JR on behalf of Debtor Scotti Sawyer Kershner schroeder@jrlaw.org,
Healey@jrlaw.org
WILLIAM D. SCHROEDER, JR on behalf of Joint Debtor Edward A. Kershner, Jr. schroeder@jrlaw.org,
Healey@jrlaw.org

TOTAL: 9

Information to identify the case:

Debtor 1	Scotti Sawyer Kershner	Social Security number or ITIN	xxx-xx-3659
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Edward A. Kershner Jr.	Social Security number or ITIN	xxx-xx-3673
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **15-16109-jkf**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Scotti Sawyer Kershner
 aka Scotti Sawyer-Kershner, aka Scotti Sawyer,
 aka Scotti Kershner

Edward A. Kershner Jr.
 aka Edward A. Kershner, aka Edward Kershner

9/7/17

By the court: Jean K. FitzSimon
 United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.